

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: CLEVELAND, DAWN	§	Case No. 08-18834
CLEVELAND, DONALD	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that DEBORAH K. EBNER, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Will County Court Annex Building, 57 North Ottawa Street, Joliet, IL 60432

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15am on 08/12/2011 in Courtroom 201, United States Courthouse, Will County Court Annex Building, 57 North Ottawa Street, Joliet, IL 60432.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 06/30/2011 By: /s/DEBORAH K. EBNER
Trustee

DEBORAH K. EBNER
11 EAST ADAMS STREET
SUITE 904
CHICAGO, IL 60603
(312) 922-3838

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: CLEVELAND, DAWN
CLEVELAND, DONALD

§ Case No. 08-18834

§

§

Debtor(s)

§

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 20,000.50
and approved disbursements of \$ 0.00
leaving a balance on hand of ¹ \$ 20,000.50

Balance on hand: \$ 20,000.50

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 20,000.50

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - DEBORAH K. EBNER	2,750.03	0.00	2,750.03
Trustee, Expenses - DEBORAH K. EBNER	23.84	0.00	23.84
Attorney for Trustee, Fees - Law Office of Deborah K. Ebner	3,977.50	0.00	3,977.50

Total to be paid for chapter 7 administration expenses: \$ 6,751.37

Remaining balance: \$ 13,249.13

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 13,249.13

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 13,249.13

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 122,228.66 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 10.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	494.17	0.00	53.58
2	DISCOVER BANK	7,143.34	0.00	774.31
4	PYOD LLC its successors & assigns as assignee of Citibank	15,520.32	0.00	1,682.34
5	PYOD LLC its successors & assigns as assignee of Citibank	5,701.32	0.00	618.00
6	PYOD LLC its successors & assigns as assignee of Citibank	486.03	0.00	52.68
7	PYOD LLC its successors & assigns as assignee of Citibank	6,956.48	0.00	754.06
8	Chase Bank USA,N.A	451.79	0.00	48.97

9	Fia Card Services, NA/Bank of America by American Infosource	12,306.34	0.00	1,333.96
10	Fia Card Services, NA/Bank of America by American Infosource	12,125.61	0.00	1,314.37
11	Fia Card Services, NA/Bank of America by American Infosource	29,647.25	0.00	3,213.65
12	Fia Card Services, NA/Bank of America by American Infosource	26,896.97	0.00	2,915.53
13	GE Money Bank dba LOWES CONSUMER	4,499.04	0.00	487.68

Total to be paid for timely general unsecured claims: \$ 13,249.13

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/DEBORAH K. EBNER
Trustee

DEBORAH K. EBNER
11 EAST ADAMS STREET
SUITE 904
CHICAGO, IL 60603
(312) 922-3838

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Dawn Cleveland
 Donald Cleveland
 Debtors

Case No. 08-18834-BWB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: bchavez
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Jul 05, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2011.

db/jdb
 aty +Dawn Cleveland, Donald Cleveland, 207 Deerpath Dr, Oswego, IL 60543-8895
 +Deborah K Ebner, Law Office of Deborah Kanner Ebner, 11 E Adams St Ste 904,
 Chicago, IL 60603-6306
 aty +James A Young, James A Young & Associates, Ltd., 47 DuPage Court, Elgin, IL 60120-6421
 tr +Deborah Kanner Ebner, 11 E Adams St, Suite 904, Chicago, IL 60603-6306
 12434063 +American Home Mtg Srv, Attn: Bankruptcy, 4600 Regent Blvd, Irving, TX 75063-2443
 12434064 +Ann Cleveland, 834 Brookside Drive, Bartlett, IL 60103-4668
 12434065 +Bank Of America, Pob 17054, Wilmington, DE 19884-0001
 12434068 +Bank of America, Attn: Bankruptcy Dept NC4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 12434069 +Barclays Bank Delaware, Attention: Customer Support Department, Po Box 8833,
 Wilmington, DE 19899-8833
 12434070 +Chase, Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156-9204
 14967767 Chase Bank USA NA, PO Box 15145, Wilmington, DE 19850-5145
 15059338 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas, TX 75374-0933
 12434075 +Citibank Usa, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
 12434077 +Countrywide Home Lending, Attention: Bankruptcy SV-314B, Po Box 5170,
 Simi Valley, CA 93062-5170
 12434074 +DaimlerChrysler Fin Svcs Americas LLC, c/o Riezman Berger PC, 7700 Bonhomme Ave 7th Floor,
 St Louis MO 63105-1960
 12434080 +Dsnb Macys, Attn: Bankruptcy, 6356 Corley Rd, Norcross, GA 30071-1704
 12434081 +Home Comings Financial, Attention: Bankruptcy Dept, 1100 Virginia Drive,
 Fort Washington, PA 19034-3204
 12434083 +Home Depot Credit Services, Processing Center, Des Moines, IA 50364-0001
 12434085 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114)
 12434086 Juniper Bank, P.O. BOX 13337, Philadelphia, PA 19101-3337
 12434090 +Nat'l City Credit Card Services, Attention: Bankruptcy Department, 6750 Miller Road,
 Brecksville, OH 44141-3262
 12434091 +Oswego Fire Protection, Dept 2q, P.O. Box 457, Wheeling, IL 60090-0457
 14981296 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
 PO Box 19008, Greenville, SC 29602-9008
 12434093 +Sears/cbsd, Po Box 20363, Kansas City, MO 64195-0363

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14922242 E-mail/PDF: mrdiscen@discoverfinancial.com Jul 05 2011 23:48:36 DISCOVER BANK,
 DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
 12434078 +E-mail/PDF: mrdiscen@discoverfinancial.com Jul 05 2011 23:48:36 Discover Financial,
 Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
 15145810 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 05 2011 23:47:30
 Fia Card Services, NA/Bank of America, by American Infomsource Lp As Its Agent, PO Box 248809,
 Oklahoma City, OK 73124-8809
 15329754 +E-mail/PDF: gecsed@recoverycorp.com Jul 05 2011 23:49:39 GE Money Bank dba LOWES CONSUMER,
 Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
 12434087 +E-mail/PDF: cr-bankruptcy@kohls.com Jul 05 2011 23:49:52 Kohls, Attn: Recovery,
 Po Box 3120, Milwaukee, WI 53201-3120
 12434088 +E-mail/PDF: gecsed@recoverycorp.com Jul 05 2011 23:49:39 Lowes / MBGA,
 Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
 12434089 +Fax: 847-227-2151 Jul 05 2011 23:47:23 Medical Recovery Specialists,
 2250 East Devon, Suite 352, Des Plaines, IL 60018-4519
 12434092 +E-mail/PDF: pa_dc_claims@salliemae.com Jul 05 2011 23:57:44 Sallie Mae 3rd Pty Lsc,
 Attn: Claims Dept, Po Box 9400, Wilkes Barre, PA 18773-9400

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12434066* +Bank Of America, Pob 17054, Wilmington, DE 19884-0001
 12434067* +Bank Of America, Pob 17054, Wilmington, DE 19884-0001
 12434071* +Chase, Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156-9204
 12434072* +Chase, Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156-9204
 12434073* +Chase, Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156-9204
 12434076* +Citibank Usa, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
 12434079* +Discover Financial, Attention: Bankruptcy Department, Po Box 3025,
 New Albany, OH 43054-3025
 12434082* +Home Comings Financial, Attention: Bankruptcy Dept, 1100 Virginia Drive,
 Fort Washington, PA 19034-3204
 12434084* +Home Depot Credit Services, Processing Center, Des Moines, IA 50364-0001
 12434094* +Sears/cbsd, Po Box 20363, Kansas City, MO 64195-0363

District/off: 0752-1

User: bchavez
Form ID: pdf006

Page 2 of 2
Total Noticed: 32

Date Rcvd: Jul 05, 2011

aty ###Connie J Lambert, Law Office of Deborah K. Ebner, 11 East Adams St. - Suite 800,
Chicago, IL 60603-6324

TOTALS: 0, * 10, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

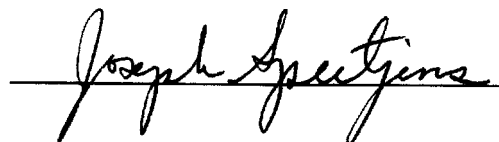
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 07, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.